



# UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE  
United States Patent and Trademark Office  
Address: COMMISSIONER FOR PATENTS  
P.O. Box 1450  
Alexandria, Virginia 22313-1450  
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/692,321	10/22/2003	Simon Monk	B-5273 621389-7	8553
36716	7590	08/23/2007	EXAMINER	
LADAS & PARRY 5670 WILSHIRE BOULEVARD, SUITE 2100 LOS ANGELES, CA 90036-5679			RANGREJ, SHEETAL	
			ART UNIT	PAPER NUMBER
			3626	
			MAIL DATE	DELIVERY MODE
			08/23/2007	PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b>		<b>Applicant(s)</b>	
	10/692,321		MONK, SIMON	
	<b>Examiner</b>		<b>Art Unit</b>	
	Sheetal R. Rangrej		3626	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --**

**Period for Reply**

**A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.**

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 22 October 2003.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-24 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-24 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 22 October 2003 is/are: a) ☐ accepted or b) ☒ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☒ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☒ All    b) ☐ Some \* c) ☐ None of:
1. ☒ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)          | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____                                      |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)          | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____  | 6) <input type="checkbox"/> Other: _____                          |

***Prosecution History Summary***

1. Claims 1-24 are pending.

**DETAILED ACTION**

***Priority***

2. It is noted that this application appears to claim subject matter disclosed in prior Application No. 2002952193, filed 10/22/2002. A reference to the prior application must be inserted as the first sentence(s) of the specification of this application or in an application data sheet (37 CFR 1.76), if applicant intends to rely on the filing date of the prior application under 35 U.S.C. 119(e), 120, 121, or 365(c). See 37 CFR 1.78(a). For benefit claims under 35 U.S.C. 120, 121, or 365(c), the reference must include the relationship (i.e., continuation, divisional, or continuation-in-part) of all nonprovisional applications. If the application is a utility or plant application filed under 35 U.S.C. 111(a) on or after November 29, 2000, the specific reference to the prior application must be submitted during the pendency of the application and within the later of four months from the actual filing date of the application or sixteen months from the filing date of the prior application. If the application is a utility or plant application which entered the national stage from an international application filed on or after November 29, 2000, after compliance with 35 U.S.C. 371, the specific reference must be submitted during the pendency of the application and within the later of four months from the date on which the national stage commenced under 35 U.S.C. 371(b) or (f) or sixteen months from the filing date of the prior application. See 37 CFR 1.78(a)(2)(ii) and (a)(5)(ii). This time period is not extendable and a failure to submit the reference required by 35 U.S.C. 119(e) and/or 120, where applicable, within this time period is considered a waiver of any benefit of such prior

application(s) under 35 U.S.C. 119(e), 120, 121 and 365(c). A benefit claim filed after the required time period may be accepted if it is accompanied by a grantable petition to accept an unintentionally delayed benefit claim under 35 U.S.C. 119(e), 120, 121 and 365(c). The petition must be accompanied by (1) the reference required by 35 U.S.C. 120 or 119(e) and 37 CFR 1.78(a)(2) or (a)(5) to the prior application (unless previously submitted), (2) a surcharge under 37 CFR 1.17(t), and (3) a statement that the entire delay between the date the claim was due under 37 CFR 1.78(a)(2) or (a)(5) and the date the claim was filed was unintentional. The Director may require additional information where there is a question whether the delay was unintentional. The petition should be addressed to: Mail Stop Petition, Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

If the reference to the prior application was previously submitted within the time period set forth in 37 CFR 1.78(a), but not in the first sentence(s) of the specification or an application data sheet (ADS) as required by 37 CFR 1.78(a) (e.g., if the reference was submitted in an oath or declaration or the application transmittal letter), and the information concerning the benefit claim was recognized by the Office as shown by its inclusion on the first filing receipt, the petition under 37 CFR 1.78(a) and the surcharge under 37 CFR 1.17(t) are not required. Applicant is still required to submit the reference in compliance with 37 CFR 1.78(a) by filing an amendment to the first sentence(s) of the specification or an ADS. See MPEP § 201.11.

### ***Drawings***

3. The drawings are objected to as failing to comply with 37 CFR 1.84(p)(5) because they do not include the following reference sign(s) mentioned in the description: 9 (p. 5); because reference characters "21" and "22" have both been used to designate "boxes"; because reference

Art Unit: 3626

characters "23" and "26" have both been used to designate "type of insurance policy"; because reference characters "24" and "25" have both been used to designate "term"; and because reference characters "28", "51", "52", "53", "34", "36", "44", "46", and "43" have all be used to designate "web pages". Corrected drawing sheets in compliance with 37 CFR 1.121(d) are required in reply to the Office action to avoid abandonment of the application. Any amended replacement drawing sheet should include all of the figures appearing on the immediate prior version of the sheet, even if only one figure is being amended. Each drawing sheet submitted after the filing date of an application must be labeled in the top margin as either "Replacement Sheet" or "New Sheet" pursuant to 37 CFR 1.121(d). If the changes are not accepted by the examiner, the applicant will be notified and informed of any required corrective action in the next Office action. The objection to the drawings will not be held in abeyance.

***Claim Rejections - 35 USC § 102***

4. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(a) the invention was known or used by others in this country, or patented or described in a printed publication in this or a foreign country, before the invention thereof by the applicant for a patent.

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

5. Claims 1-3, 6, 14-15, and 18 are rejected under 35 U.S.C. 102(e) as being taught by

White et al. (U.S. Publication No. 2002/0091550).

6. As per claim 1, White teaches a method of providing an insurance product via a computing network, comprising the steps of, issuing an insurance product to a subscriber, and allowing the subscriber to access the computing system through a network, so as to vary at least one term of the issued insurance product (**White: figure 3 & 4**).

7. As per claim 2, the method of claim 1 is as described. White further teaches comprising the further step of issuing the insurance product to the subscriber over the network (**White: figure 3 & 4**).

8. As per claim 3, the method of claim 2 is as described. White further teaches comprising the further step of, before issuing the insurance product to the subscriber, obtaining information from the subscriber, the information being applied to calculate the cost of the insurance product (**White: figure 4**).

9. As per claim 6, the method of claim 3 is as described. White further teaches comprising the further step of verifying the identity of the subscriber before obtaining information from the subscriber (**White: figure 2, 330**).

10. As per claim 14, White teaches a system for providing an insurance product, comprising, a client system capable of displaying information regarding a range of insurance products, the client system including appropriate means to send a subscriber request to a server system, an issuing component of the server system capable of receiving the subscriber request and issuing an insurance product to the subscriber, characterized in that, in response to a further subscriber request sent from the client system, the issuing component of the server system allows the subscriber to vary at least one term of the issued insurance product (**White figure 3**).

11. System claims 15 and 18 repeat the subject matter of claims 3 and 6, respectively, rather than a series of steps. As the underlying process has been shown to be fully disclosed by the teachings of White in the above rejection of claims 3 and 6, respectively, it is readily apparent that the White reference includes a system to perform the recited functions. As such, these limitations are rejected for the same reasons provided in the rejection of claims 3 and 6, respectively, and incorporated herein.

*Claim Rejections - 35 USC § 103*

12. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

13. Claims 4-5, 10, 16-17, and 21 are rejected under 35 U.S.C. 103(a) as being unpatentable over White et al. (U.S. Publication No. 2002/0091550) in view of Kleinberg (U.S. Publication No. 2001/0037265).

14. As per claim 4, the method of claim 3 is as described. White does not teach comprising the further step of applying the information obtained from the subscriber to locate a value in one of a table and a multi-dimensional array of data, the value being the purchase cost of the insurance product.

Kleinberg teaches comprising the further step of applying the information obtained from the subscriber to locate a value in one of a table and a multi-dimensional array of data, the value being the purchase cost of the insurance product (**Kleinberg: para. 0039-0040; figure 3**).

One of ordinary skill in the art at the time the invention was made would have found it obvious to combine the teachings of White and Kleinberg with the motivation that insurance policies respond to different customer description data and therefore help customers by providing a preferential ranking of quotes that could be used for insurance (**Kleinberg: para. 0020**).

15. As per claim 5, the method of claim 4 is as described. White does not teach comprising the further step of utilizing a first and a second table, the first table being utilized to calculate the cost to the subscriber when the subscriber is issued with the insurance product, and the second table being utilized to calculate the cost to the subscriber when the subscriber varies the at least one term of the insurance product (**Kleinberg: para. 0039-0040; figure 3**).

Kleinberg teaches comprising the further step of utilizing a first and a second table, the first table being utilized to calculate the cost to the subscriber when the subscriber is issued with the insurance product, and the second table being utilized to calculate the cost to the subscriber when the subscriber varies the at least one term of the insurance product (**Kleinberg: para. 0039-0040; figure 3**).

The motivation to combine the teachings is the same as claim 4.

16. As per claim 10, the method of claim 1 is as described. White does not teach wherein the at least one term of the insurance product is the time period for which the insurance product is valid.

Kleinberg teaches wherein the at least one term of the insurance product is the time period for which the insurance product is valid (**Kleinberg: para. 0038**). The examiner



interprets that the length of trip is the same as time period for which the insurance product is valid.

The motivation to combine the teachings is the same as claim 4.

17. System claims 16-17 and 21 repeat the subject matter of claims 4-5 and 10, respectively, rather than a series of steps. As the underlying process has been shown to be fully disclosed by the teachings of White in view of Kleinberg in the above rejection of claims 4-5 and 10, respectively, it is readily apparent that the White in view of Kleinberg references include a system to perform the recited functions. As such, these limitations are rejected for the same reasons provided in the rejection of claims 4-5 and 10, respectively, and incorporated herein.

18. Claims 7-9 and 19-20 are rejected under 35 U.S.C. 103(a) as being unpatentable over White et al. (U.S. Publication No. 2002/0091550) in view of Provost et al. (U.S. Patent No. 6,341,265).

19. As per claim 7, the method of claim 1 is as described. White does not teach comprising the further step of, after issuing the insurance product to the subscriber, obtaining claim information relating to a claim for compensation made by the subscriber, the claim information being applied to determine whether the subscriber is entitled to receive compensation for the claim.

Provost teaches comprising the further step of, after issuing the insurance product to the subscriber, obtaining claim information relating to a claim for compensation made by the subscriber, the claim information being applied to determine whether the subscriber is entitled to receive compensation for the claim (**Provost: figure 3 & 4B**).

One of ordinary skill in the art at the time the invention was made would have found it obvious to combine the teachings of White and Provost with the motivation that careful review of payment requests minimizes fraud and unintentional errors and provides consistency of payment (**Provost: col. 1, 31-38**).

20. As per claim 8, the method of claim 7 is as described. White does not teach comprising the further step of comparing the claim information to a predetermined rule set, and providing appropriate compensation to the subscriber if the claim information complies with the predetermined rule set.

Provost teaches comprising the further step of comparing the claim information to a predetermined rule set, and providing appropriate compensation to the subscriber if the claim information complies with the predetermined rule set (**Provost: col. 4, 7-21**).

The motivation to combine the teachings is the same as claim 7.

21. As per claim 9, the method of claim 7 is as described. White does not teach comprising the further step of communicating the claim information to an insurance underwriter for further processing.

Provost teaches comprising the further step of communicating the claim information to an insurance underwriter for further processing (**Provost: col. 1, 64 to col. 3, 13**).

The motivation to combine the teachings is the same as claim 7.

22. System claims 19-20 repeat the subject matter of claims 7 and 9, respectively, rather than a series of steps. As the underlying process has been shown to be fully disclosed by the teachings of White in view of Provost in the above rejection of claims 7 and 9, respectively, it is readily apparent that the White in view of Provost references include a system to perform the

recited functions. As such, these limitations are rejected for the same reasons provided in the rejection of claims 7 and 9, respectively, and incorporated herein.

23. Claims 11-13 and 22-24 are rejected under 35 U.S.C. 103(a) as being unpatentable over White et al. (U.S. Publication No. 2002/0091550) in view of Mori et al. (U.S. Patent No. 6,070,148).

24. As per claim 11, the method of claim 1 is as described. White does not teach wherein the at least one term of the insurance product is the intended destination of the subscriber.

Mori teaches wherein the at least one term of the insurance product is the intended destination of the subscriber (**Mori: figure 14**).

One of ordinary skill in the art at the time the invention was made would have found it obvious to combine the teachings of White and Mori with the motivation to provide an electronic commerce system in which information concerning a commodity or service can be provided to a user in a suitable timing (**Mori: col. 2, 44-53**).

25. As per claim 12, the method of claim 1 is as described. White does not teach wherein the at least one term of the insurance product is the total coverage value of the insurance policy.

Mori teaches wherein the at least one term of the insurance product is the total coverage value of the insurance policy (**Mori: figure 14 & 15**).

The motivation to combine the teachings is the same as claim 11.

26. As per claim 13, the method of claim 1 is as described. White does not teach wherein the insurance product is travel insurance.

Mori teaches wherein the insurance product is travel insurance (**Mori: figure 14 & 15**).

The motivation to combine the teachings is the same as claim 11.

27. System claims 22-24 repeat the subject matter of claims 11-13, respectively, rather than a series of steps. As the underlying process has been shown to be fully disclosed by the teachings of White in view of Mori in the above rejection of claims 11-13, respectively, it is readily apparent that the White in view of Mori references include a system to perform the recited functions. As such, these limitations are rejected for the same reasons provided in the rejection of claims 11-13, respectively, and incorporated herein.

### *Conclusion*

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Sheetal R. Rangrej whose telephone number is 571-270-1368. The examiner can normally be reached on M-F 8:30-5:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas can be reached on 571-272-6776. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

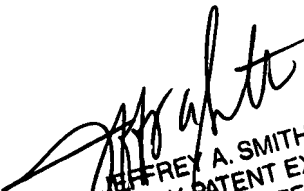
Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Application/Control Number: 10/692,321  
Art Unit: 3626

Page 12

SRR

SRR  
8/19/07

  
JEFFREY A. SMITH  
SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 3600